

B18 (Official Form 18) (12/07)

## United States Bankruptcy Court

Northern District of Texas

Case No. 15-31502-hdh7

Chapter 7

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric Kevin Gormly  
dba The Gormly Law Firm, PLLC  
7216 Alto Caro Dr  
Dallas, TX 75248

Leah Marie Gormly  
7216 Alto Caro Dr  
Dallas, TX 75248

Social Security / Individual Taxpayer ID No.:

xxx-xx-1505

xxx-xx-8077

Employer Tax ID / Other nos.:

### DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

#### **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 7/16/15

Harlin DeWayne Hale  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Northern District of TexasIn re:  
Eric Kevin Gormly  
Leah Marie Gormly  
DebtorsCase No. 15-31502-hdh  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0539-3

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Total Noticed: 89

Date Rcvd: Jul 17, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2015.

db/jdb  
cr

+Eric Kevin Gormly, Leah Marie Gormly, 7216 Alto Caro Dr, Dallas, TX 75248-4209  
+Federal National Mortgage Association (Fannie Mae), c/o BDFTE, LLP,  
15000 Surveyor Blvd Suite 100, Addison, TX 75001-4417  
+AES-SLMA Trust, PO Box 61047, Harrisburg, PA 17106-1047  
+APS Service, 1910 Pacific Ave., Suite 15650, Dallas, TX 75201-4529  
+Access Group Inc., 10 N High St, Suite 400, West Chester, PA 19380-3014  
16552690 #+Allen Landerman, Allen Landerman, P.C., 6211 W Northwest Hwy, Ste 253C & D,  
16552695 Dallas, TX 75225-3562  
+American Education Services, PO Box 2461, Harrisburg, PA 17105-2461  
16552700 Asset Acceptance LLC -alternate address, PO Box 2036, Warren, MI 48090-2036  
16552701 Atmos Energy, PO Box 790311, Saint Louis, MO 63179-0311  
+Balanced Healthcare Receivables, LLC, for Quest Diagnostics, 164 Burke Street, Suite 201,  
Nashua, NH 03060-4783  
16552703 +Barrett Daffin Frappier Turner & Engel, 15000 Surveyor Blvd, Ste 100,  
Addison, TX 75001-4417  
16552704 Capital Management Service, 698 1-2 S. Ogden Street, Buffalo, NY 14206-2317  
16552706 +Citibank, co Rausch, Sturm, Israel, Enerson & Hor, 15660 N Dallas Pkwy, Ste 350,  
Dallas, TX 75248-3344  
+Cornerstone Animal Clinic, 11909 Preston Road, Suite 1456, Dallas, TX 75230-6114  
16552713 ++++DEUTSCHE BANK ELT SLMTRUSTS, 11600 AMERICAN DREAM WAY, RESTON VA 20190-4758  
(address filed with court: Deutsche Bank Elt SlmTrusts, 11600 Sallie Mae Drive,  
Reston, VA 20190-3000)  
16552710 +Dallas Central Appraisal District, 2949 Stemmons Freeway, Dallas, TX 75247-6195  
16552712 +Debt Management and Collections System, U.S. Department of Education, P.O. Box 5609,  
Greenville, TX 75403-5609  
16552716 +Doctors Reporting Service of Texas, Inc, 800 East Campbell Road, Suite 399,  
Richardson, TX 75081-1862  
+Edfinancial, 120 N. Seven Oaks Drive, Knoxville, TN 37922-2359  
16552718 Enhance Recovery Company, LLC, PO Box 23870, Jacksonville, FL 32241-3870  
16552719 +Evergreen Medical Billing, 2929 Carlisle Street, Suite 260, Dallas, TX 75204-4068  
16552722 FMS Investment Corp., PO Box 1423, Elk Grove Village, IL 60009-1423  
16552726 #FMS, Inc., PO Box 707601, Tulsa, OK 74170-7601  
16552727 +Factact Free Disclosure, PO Box 1000, Chester, PA 19016-1000  
16552723 +Fannie Mae, co Seterus, Inc., 14523 Millikan Way, Ste 200, Beaverton, OR 97005-2352  
16552724 Fedban Servicing -PHEAA, PO Box 69184, Harrisburg, PA 17106-9184  
16552725 +GC Services, LP, for American Education Services, 6330 Gulfton, Houston, TX 77081-1108  
16552728 Glaucoma Associates of Texas, PO Box 730475, Dallas, TX 75373-0475  
16552729 +GoMow.com, 101 South Coit, Suite 36 No. 115, Richardson, TX 75080-5743  
16552730 +Intel Investigations, 1910 Pacific Ave., Suite 15650, Dallas, TX 75201-4529  
16552731 JP MorganChase Bank, N.A., PO Box 659754, San Antonio, TX 78265-9754  
16552734 LCA Collections, Laboratory Corporation of America, PO Box 2240,  
16552736 Burlington, NC 27216-2240  
+Laboratory Corporation of America, PO Box 2230, Burlington, NC 27216-2230  
16552735 +Linebarger Goggan Blair & Sampson LLP, co Sherrel K. Knighton,  
16552738 2777 N Stemmons Frwy, Ste 1000, Dallas, TX 75207-2328  
Linz and Chandler, 400 Katy Building, 701 Commerce Street, Dallas, TX 75202-4599  
16552739 MCI, 500 Technology Drive, Suite 800, Weldon Spring, MO 63304-2225  
16552740 +Midland Credit Management, Inc., PO Box 2011, Warren, MI 48090-2011  
16552743 +Midland Credit Management, Inc., PO Box 2036, Warren, MI 48090-2036  
16552742 Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314  
16552744 North Texas Tollway Authority, PO Box 260928, Plano, TX 75026-0928  
16552745 +Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846  
16552746 +On Time Couriers and Process, 1700 Pacific Avenue, Suite 1040, Dallas, TX 75201-7487  
16552747 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
16552749 +Pennsylvania Higher Education, PO Box 61017, Harrisburg, PA 17106-1017  
16552748 ProCollect, Inc., PO Box 550369, Dallas, TX 75355-0369  
16552750 +Real Estate Arbitrage Partners LLC, Attn: Richard Wells, 6211 W Northwest Hwy, Ste 251,  
16552751 Dallas, TX 75225-3460  
+Richardson ISD, co Perdue Brandon Fielder et al, 500 E Border St, Ste 640,  
16552753 Arlington, TX 76010-7457  
+Richardson ISD Tax Office, 970 Security Row, Richardson, TX 75081-2234  
16552754 +SLC Student Loan Trust, PO Box 15316, Wilmington, DE 19850-5316  
16552757 #Seterus, Servicer for FNMA, PO Box 2008, Grand Rapids, MI 49501-2008  
16552755 +Shackelford, Melton & McKinley, 3333 Lee Parkway, 10th Floor, Dallas, TX 75219-5139  
16552756 +State Farm Lloyds, PO Box 799100, Dallas, TX 75379-9100  
16552760 Texas Attorney General, Bankruptcy-Collections Div, P.O.Box 12548, Austin, TX 78711-2548  
16552761 Texas Medicine Resources, PO Box 8549, Fort Worth, TX 76124-0549  
16552764 Texas Retina Associates, PO Box 650037, Dallas, TX 75265-0037  
16552765 Thomson Reuters, 610 Opperman Drive, Eagan, MN 55123-1396  
16552766 +U.S. Department of Education, 830 First St, NE, Washington, DC 20202-0004  
16552769 United Mechanical, 11540 Plano Rd., PO Box 551206, Dallas, TX 75355-1206  
16552770 +Van Ru Credit Corporation, PO Box 1027, Skokie, IL 60076-8027  
16552773

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16552775 William F. Ritter, IV, Campbell Centre I-North Tower, 8350 N Central Expwy, Ste 1310,  
Dallas, TX 75206-1639  
16552776 Williams and Fudge, Inc., for PNC Bank, 300 Chatham Ave., PO Box 11590,  
Rock Hill, SC 29731-1590  
16552777 Windham Professionals, for Access Group, Inc., PO Box 1048, Salem, NH 03079-1048  
16552778 +Zwicker & Associates PC, 80 Minuteman Road, PO Box 9013, Andover, MA 01810-0913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

16552699 EDI: ATTWIREBK.COM Jul 17 2015 22:18:00 AT & T, P.O. Box 5093,  
Carol Stream, IL 60197-5093  
16552693 EDI: AIS.COM Jul 17 2015 22:18:00 American Infosource LP, PO Box 248838,  
Oklahoma City, OK 73124-8838  
16552694 +EDI: RMCB.COM Jul 17 2015 22:18:00 American Medical Collection Agency,  
4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615  
16552696 EDI: RESURGENT.COM Jul 17 2015 22:18:00 Ashley Funding Services, LLC,  
co Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
16552697 EDI: ACCE.COM Jul 17 2015 22:18:00 Asset Acceptance LLC, PO Box 1630,  
Warren, MI 48090-1630  
16552702 EDI: BANKAMER.COM Jul 17 2015 22:18:00 Bank of America, PO Box 982235,  
El Paso, TX 79998-2235  
16552707 E-mail/Text: secbankruptcy@dallascityhall.com Jul 17 2015 22:30:53 City of Dallas,  
City Hall, 2DE South, Dallas, TX 75277  
16552705 +EDI: CHASE.COM Jul 17 2015 22:18:00 Chase-Bank One Card Services, PO Box 15298,  
Wilmington, DE 19850-5298  
16552709 +EDI: CCS.COM Jul 17 2015 22:18:00 Credit Collection Service, PO Box 9136,  
Needham, MA 02494-9136  
16552714 EDI: DISCOVER.COM Jul 17 2015 22:18:00 Discover Financial Services, 2500 Lake Cook Road,  
Riverwoods, IL 60015  
16552711 +E-mail/Text: secbankruptcy@dallascityhall.com Jul 17 2015 22:30:53 Dallas County Tax Office,  
500 Elm St Records Building, 1st Floor, Dallas, TX 75202-3304  
16552715 +E-mail/Text: DSLBKYP@discover.com Jul 17 2015 22:31:28 Discover Student Loans,  
PO Box 30925, Salt Lake City, UT 84130-0925  
16552717 EDI: ECMC.COM Jul 17 2015 22:18:00 ECMC, PO Box 64909, Saint Paul, MN 55164-0909  
16552720 +E-mail/Text: bankruptcy@ersinc.com Jul 17 2015 22:31:35 Enterprise Recovery Systems,  
2000 York Road, Suite 114, Oak Brook, IL 60523-8863  
16552732 EDI: IRS.COM Jul 17 2015 22:18:00 Internal Revenue Service, Special Procedures-Insolvency,  
P.O. Box 7346, Philadelphia, PA 19101-7346  
16552741 +EDI: MID8.COM Jul 17 2015 22:18:00 Midland Credit Management - Midland Fund,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
16552752 +EDI: RMCB.COM Jul 17 2015 22:18:00 Retrieval Masters Creditor Bureau, Inc.,  
4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1616  
16552759 EDI: NEXTEL.COM Jul 17 2015 22:18:00 Sprint, PO Box 54977, Los Angeles, CA 90054-4977  
16552758 E-mail/Text: bankruptcy@sw-credit.com Jul 17 2015 22:31:16 Southwest Credit Systems, LP,  
4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
16552768 E-mail/Text: txu\_legal\_collections@txu.com Jul 17 2015 22:31:23 TXU Energy, PO Box 650700,  
Dallas, TX 75265-0700  
16552762 E-mail/Text: bkyelectnotices@tgslc.org Jul 17 2015 22:31:27  
Texas Guaranteed Student Loan Corp., PO Box 83100, Round Rock, TX 78683-3100  
16552763 EDI: TEXASHEALTH.COM Jul 17 2015 22:18:00 Texas Health Presbyterian Hospital Dalla,  
PO Box 910115, Dallas, TX 75391-0115  
16552767 +E-mail/Text: dolores.futrell@twcable.com Jul 17 2015 22:31:29 Time Warner Cable,  
3301 W. Royal Lane, Irving, TX 75063-6014  
16552771 E-mail/Text: usatxn.ecfbankruptcy@usdoj.gov Jul 17 2015 22:31:31 United States Attorney,  
3rd Floor, 1100 Commerce St, Dallas, TX 75242-1699  
16552772 +E-mail/Text: ustpreion06.da.ecf@usdoj.gov Jul 17 2015 22:31:09 United States Trustee,  
1100 Commerce St, Room 976, Dallas, TX 75242-0996  
16552774 EDI: WESTASSET.COM Jul 17 2015 22:18:00 West Asset Management, Inc.,  
for Department of Education, PO Box 105668, Atlanta, GA 30348-5668

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

16552733 Internal Revenue Service, Department of the Treasury, PO Box 30309  
16552721\* +Eric Kevin Gormly, 7216 Alto Caro Dr, Dallas, TX 75248-4209  
16552737\* +Leah Marie Gormly, 7216 Alto Caro Dr, Dallas, TX 75248-4209

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2015 at the address(es) listed below:

Jeffrey H. Mims JHMIMSTRUSTEE@chfirm.com, JMIMS@ecf.epiqsystems.com  
Steve Turner on behalf of Creditor Federal National Mortgage Association (Fannie Mae),  
Creditor c/o Seterus, Inc. ndecf@BDFGROUP.com, marshak@BDFGroup.com  
United States Trustee ustpregion06.da.ecf@usdoj.gov, albert.loftus@usdoj.gov  
William F. Ritter, IV on behalf of Debtor Eric Kevin Gormly william@ritterlawworks.com,  
ecf@ritterlawworks.com  
William F. Ritter, IV on behalf of Joint Debtor Leah Marie Gormly william@ritterlawworks.com,  
ecf@ritterlawworks.com

TOTAL: 5